

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: SHERMAN, WILLIAM	§	Case No. 07-12390-BWB
SHERMAN, PENELOPE	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that THOMAS B. SULLIVAN, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:00am on 11/14/2014 in Courtroom _____, United States Courthouse, 150 W Jefferson Street
Second Floor
Joliet, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/14/2014 By: /s/THOMAS B. SULLIVAN, TRUSTEE
Trustee

THOMAS B. SULLIVAN, TRUSTEE
105 W Madison
Suite 1500
Chicago, IL 60602
(312) 878-4802

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: SHERMAN, WILLIAM § Case No. 07-12390-BWB
SHERMAN, PENELOPE §
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 50,000.00
and approved disbursements of \$ 35,476.67
leaving a balance on hand of ¹ \$ 14,523.33

Balance on hand: \$ 14,523.33

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 14,523.33

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - THOMAS B. SULLIVAN, TRUSTEE	5,247.56	0.00	5,247.56
Attorney for Trustee, Fees - Law Offices of William J. Factor	1,300.00	0.00	1,300.00

Total to be paid for chapter 7 administration expenses: \$ 6,547.56
Remaining balance: \$ 7,975.77

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 7,975.77

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 7,975.77

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 13,986.04 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 57.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	WELLS FARGO FINANCIAL ILLINOIS, INC.	1,054.56	0.00	601.38
2	Charming Shoppes/Fashion Bug	586.04	0.00	334.20
3	Capital One Bank	667.53	0.00	380.67
4	Capital One Bank	1,625.15	0.00	926.77
8	Dish Network	311.72	0.00	177.76
9	B-Real, LLC	1,263.24	0.00	720.38
10	CHASE BANK, USA, N.A.	1,329.74	0.00	758.31
11	ComEd Company	824.52	0.00	470.20
12	State Farm Bank	2,087.79	0.00	1,190.60

13	JEFFERSON CAPITAL SYSTEMS LLC	1,149.62	0.00	655.59
14	eCAST Settlement Corporation	439.09	0.00	250.40
15	NICOR	719.71	0.00	410.43
17	Roundup Funding, LLC	609.65	0.00	347.66
18	The Old Second National Bank	218.15	0.00	124.40
19	Verizon Wireless	1,099.53	0.00	627.02

Total to be paid for timely general unsecured claims: \$ 7,975.77

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/THOMAS B. SULLIVAN, TRUSTEE
Trustee

THOMAS B. SULLIVAN, TRUSTEE
105 W Madison
Suite 1500
Chicago, IL 60602
(312) 878-4802

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

In re:
William D. Sherman
Penelope F. Sherman
Debtors

Case No. 07-12390-BWB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ahamilton
Form ID: pdf006

Page 1 of 2
Total Noticed: 57

Date Rcvd: Oct 15, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2014.

db/jdb +William D. Sherman, Penelope F. Sherman, 237 Haller Ave., Romeoville, IL 60446-1719
aty +Grochocinski Grochocinski & Lloyd Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760
11474865 AMC Mortgage Services, PO Box 5926, Carol Stream, IL 60197-5926
11499010 +AMC Mtg. Svcs servicer for Argent Mtg. Co., c/o Buchalter Nemer,
18400 Von Karman Ave #800, Irvine, CA 92612-0514
11474866 +AT&T, P.O. Box 105686, Atlanta, GA 30348-5686
12926638 +Bur Col Reco, 7575 Corporate Way, Eden Prairie, MN 55344-2022
11491506 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank, C/o TSYS Debt Management, PO Box 5155,
Norcross, GA 30091)
12926652 +CDA Pontiac, 415 E Main, Streator, IL 61364-2927
11545233 +CHASE BANK, USA, N.A., PO BOX 100018, KENNESAW, GA 30156-9204
12926639 +Cab Serv, 60 Barney Dr, Joliet, IL 60435-6402
13652320 +Cap One, P O Box 30281, Salt lake City, UT 84130-0281
11474867 Capital One Bank, P.O. Box 60024, City Of Industry, CA 91716-0024
11474868 +Central Credit Services, Inc., P.O. Box 15118, Jacksonville, FL 32239-5118
11486906 +Charming Shoppes/Fashion Bug, c/o First Express, Po Box 856021, Louisville, KY 40285-6021
22328635 Chase Bank USA, N.A., Attn: Correspondence Dept., Po Box 15298, Wilmington, DE 19850-5298
11474869 Chase Cardmember Service, P.O. Box 100043, Kennesaw, GA 30156-9243
12139698 +Citi Res Lending Inc servicer for Deutsche Bank, P.O. Box 769, Orange, CA 92856-6769
11474871 ++DIRECTV LLC, ATTN: BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: Direct TV, PO Box 78626, Phoenix, AZ 85062-8626)
12926654 +Debt Rec Sol, 900 Merchants Conc, Westbury, NY 11590-5142
13652322 +DirectTV, NCO, 507 Prudential Rd, Horsham, PA 19044-2368
12926662 Dish Network, Dept 0063, Palatine, IL 60055-0063
11474872 +Dish Network, Attn: Melinda Feagans, P O Box 6633, Englewood, CO 80155-6633
13652323 +eBay Inc, I C Systems Inc, 444 Highway 96 East, P O Box 64887,
Saint Paul, MN 55164-0887
11474874 Fashion Bug, P.O. Box 84073, Columbus, GA 31908-4073
11474875 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
11474876 HSBC Auto Finance, P.O. Box 88000, Baltimore, MD 21288-0001
11699374 HSBC Bank Nevada NA / HSBC Card Services III, by eCAST Settlement Corporation, as its agent,
POB 35480, Newark NJ 07193-5480
11474878 +KCA Financial, 628 North St., P.O. Box 53, Geneva, IL 60134-0053
12926663 +Merchants Cr, 223 W Jackson St, Chicago, IL 60606-6908
11474879 +Millennium Credit Consultants, PO Box 18160, Saint Paul, MN 55118-0160
11474882 Nissan - Infiniti LT, P O Box 660366, Dallas, TX 75266-0366
12926665 Nissan Motor Auto Corporation, PO Box 0548, Carol Stream, IL 60132-0548
11474883 Payment Processing- Tribute, PO Box 136, Newark, NJ 07101-0136
11474884 +Pierce & Associates PC, One North Dearborn St., Suite 1300, Chicago, IL 60602-4373
11474885 +Progressive Management Services, 1521 West Cameron Ave., PO Box 2220,
West Covina, CA 91793-2220
13652324 +Provena St Joseph Medical Ctr, KCA Financial, 628 North ST, P O Box 53,
Geneva, Il 60134-0053
11474886 +Provena St. Joseph Medical Ctr., 333 North Madison St., Joliet, IL 60435-8233
11474887 +State Farm Bank, c/o Becket and Lee LLP, P O Box 3001, Malvern PA 19355-0701
12926666 State Farm Bank, PO Box 23025, Columbus, GA 31902-3025
11474888 +The Old Second National Bank, 37 S. River St., Aurora, IL 60506-4172
12926667 Verizon, Natinal Recovery D, Folsom, CA 95630
11485060 +WELLS FARGO FINANCIAL ILLINOIS, INC., 4137 121ST ST, URBANDALE, IA 50323-2310
11474889 Wells Fargo Financial, P.O. Box 98798, Las Vegas, NV 89193-8798
11762100 +Wells Fargo Financial National Bank, Central Processing, 4137 121st st,
Urbandale, IA 50323-2310
11823209 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12926637 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Oct 16 2014 01:15:42 AAC, PO Box 2036,
28405 Van Dyke Road, Warren, MI 48093-7132
11544590 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 16 2014 01:27:14 B-Real, LLC,
MS 550, PO Box 91121, Seattle, WA 98111-9221
11474870 +E-mail/Text: legalcollections@comed.com Oct 16 2014 01:16:36 ComEd Company,
Attn Revenue Management Dept, 2100 Swift Drive, Oak Brook, IL 60523-1559
13652321 +E-mail/Text: legalcollections@comed.com Oct 16 2014 01:16:36 Commonwealth Edison Company,
Attn Bankruptcy, 2100 Swift Center, Oak Brook, IL 60523-1559
11474877 +E-mail/Text: bankruptcy@icsystem.com Oct 16 2014 01:16:27 I.C. Systems INC.,
444 Highway 96 East, P.O. Box 64887, Saint Paul, MN 55164-0887
16474997 E-mail/Text: jcav_bnc_notices@jeffersoncapitalinternational.com Oct 16 2014 01:16:09
JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
11612158 E-mail/Text: jcav_bnc_notices@jeffersoncapitalinternational.com Oct 16 2014 01:16:09
Aspire VISA Gold, P.O. Box 23051, Columbus, GA 31902-3051
11474880 +E-mail/Text: bankruptcydepartment@ncogroup.com Oct 16 2014 01:16:04 NCO,
507 Prudential Rd., Horsham, PA 19044-2368

District/off: 0752-1

User: ahamilton
Form ID: pdf006

Page 2 of 2
Total Noticed: 57

Date Rcvd: Oct 15, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

11474881 E-mail/Text: bankrup@aglresources.com Oct 16 2014 01:15:11 NICOR,
Attention Bankruptcy Dept., P.O. Box 549, Aurora, IL 60568-0001
12926664 +E-mail/Text: bankrup@aglresources.com Oct 16 2014 01:15:11 Nicor Gas, 1844 Ferry Road,
Naperville, IL 60563-9600
13780536 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 16 2014 01:26:55
Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
11474873 E-mail/Text: jstauffe_BK@ebay.com Oct 16 2014 01:15:38 ebay, Inc., PO Box 2179,
Carol Stream, IL 60132-2179

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14099781 ##+Verizon Wireless, PO Box 3397, Bloomington, IL 61702-3397

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 14, 2014 at the address(es) listed below:

David E Grochocinski on behalf of Trustee Thomas B Sullivan lawyers@innovalaw.com,
lawyers@innovalaw.com
David P Lloyd on behalf of Trustee Thomas B Sullivan courtdocs@davidlloydlaw.com
John F. Torres on behalf of Creditor Nissan Motor Acceptance Corporation jftlaw@earthlink.net
Kathleen M. McGuire on behalf of Trustee Thomas B Sullivan kmccguire@innovalaw.com,
kmccguirelaw@sbcglobal.net,lawyers@innovalaw.com,khubert@innovalaw.com
Michael J Halpin on behalf of Creditor Ameriquest Mortgage Company mhalpin@atty-pierce.com,
northerndistrict@atty-pierce.com
Patrick A Meszaros on behalf of Joint Debtor Penelope F. Sherman patrickmeszaros@yahoo.com
Patrick A Meszaros on behalf of Debtor William D. Sherman patrickmeszaros@yahoo.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Thomas B Sullivan tsullivan@wfactorlaw.com, IL19@ecfcbis.com;gsullivan@ecf.inforuptcy.com
Timothy R Yueill on behalf of Creditor Citi Residential Lending, Inc. timothyy@nevellaw.com
TOTAL: 10